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PATENT  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Weller et al.

Application No.: 09/842,313

Filed: April 24, 2001

Title: ON-LINE PAYER AUTHENTICATION  
SERVICE

Attorney Docket No.:  
VISAP064/P11700

Examiner: Unassigned

Group: Unassigned

(2165)

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail to: Commissioner for Patents, Washington, DC 20231 on January 15, 2002.

Signed:

Lara M. Nelson

**INFORMATION DISCLOSURE STATEMENT WITH STATEMENT  
UNDER 37 CFR §§1.56 AND 1.97**

Commissioner for Patents  
Washington, DC 20231

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Dear Sir:

**Technology Center 2100**

The references listed in the attached PTO Form 1449 copies of which are enclosed, may be material to the examination of the above-identified patent application. These references were cited in a corresponding PCT application. A copy of the International Search Report which was dated January 2, 2002, is enclosed herewith as well. These references are submitted in compliance with the applicant's duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. Accordingly, the Examiner is requested to make these citations official record in this application.

This Information Disclosure Statement is not to be construed as a representation that additional information (material to the examination of this application) does not exist or that the enclosed reference(s) constitute prior art.

**Statement under 37 CFR § 1.97(e)**

The undersigned hereby states that the references enclosed herewith were cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. (37 CFR 1.97(e)(1))

Accordingly, it is respectfully submitted that no fee is due in conjunction with the filing of this IDS. However, should the Commissioner determine that additional fees are required for

filing the present Information Disclosure Statement, the Commissioner is hereby authorized to charge any such fees to our deposit account number 500388 (Order No. VISAP064).

Respectfully submitted,

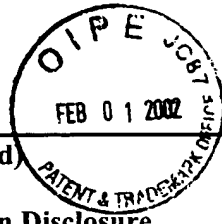
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<b>Form 1449 (Modified)</b>  <b>Information Disclosure Statement By Applicant</b>  (Use Several Sheets if Necessary)	Atty Docket No. VISAP064/P11700	Application No.: 09/842,313
	Applicant: Weller et al. Filing Date April 24, 2001	Group Unassigned

**U.S. Patent Documents**

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A	6,016,476	01/18/00	Maes et al.			
	B						
	C						
	D						
	E						
	F						
	G						
	H						
	I						

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**Foreign Patent or Published Foreign Patent Application**

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	J	WO 99/46881	09/16/99	PCT				
	K							
	L							
	M							
	N							

**Other Documents**

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	O	
	P	
	Q	
Examiner		Date Considered

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.